

In re:
Robert E. Lefever
Linda L. Lefever
Debtors

Case No. 16-16589-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 21, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2021:

Recip ID	Recipient Name and Address
db	+ Robert E. Lefever, MAILING ADDRESS, 1420 Picket Drive, Lancaster, PA 17601-4581
db	#+ Robert E. Lefever, 3148 Pinch Road, Manheim, PA 17545-9552
jdb	+ Linda L. Lefever, Mailing Address, 200 Ponda Vista Lane, Apartment E, Manheim, PA 17545-9816
jdb	#+ Linda L. Lefever, 200 Houck Drive, Apt.D, Manheim, PA 17545-9813
13856589	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13857065	#+ Branch Banking and Trust Company, successor in int, 400 N. Tampa Street, Suite 2300, Tampa, FL 33602-4708
13793561	+ LANCASTER COUNTY TAX CLAIM, 150 NORTH QUEEN STREET SUITE 122, Lancaster, PA 17603-3562
13828714	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 22 2021 01:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 22 2021 01:40:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13819529	EDI: BECKLEE.COM	May 22 2021 03:18:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13813797	Email/Text: bankruptcy@bbandt.com	May 22 2021 01:40:00	BB&T, PO Box 1847, Wilson, NC 27894-1847
13859408	EDI: BL-BECKET.COM	May 22 2021 03:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13793557	+ EDI: DISCOVERPL	May 22 2021 03:18:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
13802211	+ EDI: DISCOVERSL.COM	May 22 2021 03:18:00	Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
13815739	EDI: ECMC.COM	May 22 2021 03:18:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
13793559	EDI: IRS.COM	May 22 2021 03:18:00	IRS DEPARTMENT OF THE TREASURY, ACS SUPORT, PO BOX 8208, Philadelphia, PA 19101-8208
13831029	Email/PDF: resurgentbknofications@resurgent.com	May 22 2021 01:50:48	LVNV Funding, LLC its successors and assigns as, assignee of GCV, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13839716	+ EDI: MID8.COM	May 22 2021 03:18:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: May 21, 2021

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13793563	+ Email/Text: unger@members1st.org	May 22 2021 01:41:00	Members 1st Fcu, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
13804475	EDI: PRA.COM	May 22 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13796606	+ EDI: PENNDEPTREV	May 22 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13796606	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2021 01:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
ALAIN V. GRBACH	on behalf of Joint Debtor Linda L. Lefever avgrbach@aol.com
ALAIN V. GRBACH	on behalf of Debtor Robert E. Lefever avgrbach@aol.com
DONALD R. GEITER	on behalf of Creditor Branch Banking and Trust Company dgeiter@barley.com jrachor@barley.com;cbrelje@barley.com;kbraas@barley.com
MATTHEW S BLEACHER	on behalf of Creditor Lancaster County Tax Claim Bureau mbleacher@n-hlaw.com jsimmerok@n-hlaw.com
THOMAS I. PULEO	on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

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Page 3 of 3

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Information to identify the case:

Debtor 1	Robert E. Lefever	Social Security number or ITIN	xxx-xx-8149
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Linda L. Lefever	Social Security number or ITIN	xxx-xx-4471
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-16589-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Lefever

Linda L. Lefever

5/20/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.